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| B1 (Official Form 1) (04/13)  | Document                                 | Page 1 of 60   |   |   |                           |
|---|--|--|---|---|---------------------------|
| UNITED STATES BANKRU<br>Northern District o   |  | rage 1 01 00   | ,   | VOLUNTARY PETIT                                     | ΓΙΟΝ                      |
| Name of Debtor (if individual, enter Last, First, Middle):  Green, Ryan, K  |  | Name of Joint Debtor                                       | r (Spouse) (Last, First,                          | Middle):  |                           |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):                              |  | All Other Names used by<br>(include married, maiden,       | the Joint Debtor in the last 8 and trade names):  | B years   |                           |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):  xxx-xx-8355       |  | Last four digits of Soc. Se<br>(if more than one, state al | ec. or Individual-Taxpayer I.I<br>II):            | D. (ITIN)/Complete EIN                              |                           |
| Street Address of Debtor (No. and Street, City, and State):   |  | Street Address of Joint Do                                 | ebtor (No. and Street, City,                      | and State):   |                           |
| 8415 S Baltimore Ave Apt 2<br>Chicago, Illinois   | ZIP CODE <b>60617</b>                    |  |   | ·   | ZIP CODE                  |
| County of Residence or of the Principal Place of Business:  |  | County of Residence or of                                  | f the Principal Place of Busin                    | ness:   |                           |
| Cook  |  |  |   |   |                           |
| Mailing Address of Debtor (if different from street address):   |  | Mailing Address of Joint D                                 | Debtor (if different from stree                   | et address):  |                           |
|   | ZIP CODE                                 |  |   |   | ZIP CODE                  |
| Location of Principal Assets of Business Debtor (if different from street address a   | above):                                  |  |   |   |                           |
|   |  |  |   |   | ZIP CODE                  |
| Type of Debtor  | Nature of                                |  | •   | Bankruptcy Code Un                                  |                           |
| (Form of Organization) (Check <b>one</b> box.)  | (Check o                                 | ,  | the Pe  | etition is Filed (Check on                          | e box.)                   |
| Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.   | Single Asset Rea                         | al Estate as defined                                       |   | Chapter 45 Detitio                                  | n for Dogognition         |
| Corporation (includes LLC and LLP)  | in 11 U.S.C § 10 <sup>r</sup> Railroad   | I(51B)   | Chapter 9   | Chapter 15 Petitio of a Foreign Main                |                           |
| Partnership   | Stockbroker                              |  | Chapter 11  |   |                           |
|   | Commodity Broke                          | er   | Chapter 12  | Chapter 15 Petitio of a Foreign Nonm                |                           |
| Other (If debtor is not one of the above entities, check this box and state type of entity below.)                              | Clearing Bank                            |  | Chapter 13  | or a roroigh ryoini                                 | ian i recoding            |
|   | Other                                    |  |   |   |                           |
| Chapter 15 Debtors Country of debtor's center of main interests:  | Tax-Exen<br>(Check box, i                |  |   | re of Debts (Check one                              | box.)<br>ts are primarily |
| Country of deptor a center of main interests.   | Debtor is a tax-ex                       | cempt organization   | Debts are primar consumer debts defined in 11 U.S | , 🛏 busi  | ness debts.               |
| Each country in which a foreign proceeding by, regarding, or against debtor is pending:   | under title 26 of t<br>Code (the Interna | he United States<br>Il Revenue Code).                      | 101(8) as "incurr                                 | ed by   |                           |
| ·   |  |  | an individual prir<br>for a personal, fa          | amily, or   |                           |
| Filtra Faces  |  |  | household purpo                                   |   |                           |
| Filing Fee (Check one box.)  Full Filing Fee attached.  |  | Check one box  | •   | er 11 Debtors                                       |                           |
| Filing Fee to be paid in installments (applicable to individuals  |  |  |   | or as defined in 11 U.S.C                           | - , ,                     |
| signed application for the court's consideration certifying that pay fee except in installments. Rule 1006(b). See Official For |  | ~   <b>L</b>   | not a small business d                            | ebtor as defined in 11 U                            | .S.C. § 101(51D).         |
| Filing Fee waiver requested (applicable to chapter 7 individua  |  |  |   | nt liquidated debts (exclu                          |                           |
| signed application for the court's consideration. See Official  | Form 3B.                                 |  |   | than \$2,490,925 (amoun<br>three years thereafter). | t subject to              |
|   |  | Check all appli  |   |   |                           |
|   |  | Acceptance   |   | licited prepetition from o                          |                           |
| Statistical/Administrative Information  |  | - classes of   | creditors, in accordan                            | nce with 11 U.S.C. § 1126                           | 6(b). THIS SPACE IS FOR   |
| Debtor estimates that funds will be available for distribution to   | to unsecured creditors.                  |  |   |   | COURT USE ONLY            |
| Debtor estimates that, after any exempt property is excluded distribution to unsecured creditors.                               | and administrative exp                   | enses paid, there will b                                   | pe no funds available fo                          | or  |                           |
| Estimated Number of Creditors   |  |  |   |   |                           |
| 1-49 50-99 100-199 200-999 1,000-   |  | 0,001- 25,001-   |   | Over  |                           |
| 5,000 Estimated Assets  | 10,000 2                                 | 5,000 50,000   | 100,000   | 100,000   |                           |
|   |  |  |   |   |                           |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001<br>\$50,000 \$100,000 \$500,000 to \$1 million to \$10 million            |  |  | 0,000,001 \$500,00<br>5500 million to \$1 bi      |   |                           |
| Estimated Liabilities   |  |  |   |   |                           |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001   | 1 \$10,000,001                           | \$50,000,001 \$10  | 0,000,001 \$500,00                                | 00,001 More than                                    |                           |

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|--|---|--|---------------------------|
| Voluntary Petition Document (This page must be completed and filed in every case.)   |   | ⊕ □2b@f(s60<br>Green   |                           |
| All Prior Bankruptcy Cases Filed Within L  | ast 8 Y   | ears (If more than two, attach additional she  | et.)                      |
| Location Where Filed:  | Case N  | umber:   | Date Filed:               |
| Location Where Filed:  | Case N  | umber:   | Date Filed:               |
| Pending Bankruptcy Case Filed by any Spouse, Partner   | , or Aff  | iliate of this Debtor (If more than one, a   | attach additional sheet.) |
| Name of Debtor:  | Case N  | umber:   | Date Filed:               |
| District:  | Relation  | aship:   | Judge:                    |
|  |   |  |                           |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  | that [he<br>explaine  | whose debts are prime<br>torney for the petitioner named in the foregoing<br>or she] may proceed under chapter 7, 11, 12,  | debtor is an individual   |
| Exhibit A is attached and made a part of this petition.  | X   | /s/ Mary Walters   | n/a                       |
|  |   | Signature of Attorney for Debtor(s   | ) Date                    |
| Yes, and Exhibit C is attached and made a part of this petition.  No.  Exhi  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a Exhibit D completed and signed by the debtor is attached and made a part of this point this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this point debtor.   | etition.  |  |                           |
| Information Regardin  (Check any a  (Check | pplicable to s, or print any other truership ess or print in an a | cox.) Incipal assets in this District for 180 days District. District. District in this District. District in the United States in this District in the United States in the Unit | this District, or has     |
| Certification by a Debtor Who Reside (Check all app  |   |  |                           |
| Landlord has a judgment against the debtor for possession of debtor's residence  | e. (If bo   | ox checked, complete the following.)   |                           |
|  | (Name   | of landlord that obtained judgment)  |                           |
|  | (Addre  | ss of landlord)  |                           |
| Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that   | as entero<br>would b  | ed, and<br>become due during the 30-day period   | ·                         |

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|--|--|--|
| Volun  | ntary Petition Document page must be completed and filed in every case.)   | Reage ଓତୀତେ ।<br>Ryan Green  |
|  | Signa  | tures  |
|  | Signature(s) of Debtor(s) (Individual/Joint)   | Signature of a Foreign Representative  |
| [If petition 7] I am a the relies [If no at read the | e under penalty of perjury that the information provided in this petition is true and correct. Oner is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand of available under each such chapter, and choose to proceed under chapter 7. It tomey represents me and no bankruptcy petition preparer signs the petition] I have obtained and enotice required by 11 U.S.C. § 342(b).  It relief in accordance with the chapter of title 11, United States Code, specified in this petition.  Is Ryan Green  Signature of Debtor | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)   |
|  | Signature of Joint Debtor  |  |
|  | Telephone Number (if not represented by attorney)  | (Printed Name of Foreign Representative)   |
|  | n/a  |  |
|  | Date   | Date   |
|  | Signature of Attorney*   | Signature of Non-Attorney Bankruptcy Petition Preparer   |
| X  | /s/ Mary Walters  Signature of Attorney for Debtor(s)  Mary Walters  Printed Name of Attorney for Debtor(s)  Semrad Law Firm  Firm Name  20 S. Clark, 28th Floor, Chicago, IL 60603  Address  Telephone Number   | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § \$110(h), 110(h), and 342(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) |
|  | n/a  | Address  |
|  | Date   | X  |
|  | case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney be knowledge after an inquiry that the information in the schedules is incorrect.  | Signature  |
|  | Signature of Debtor (Corporation/Partnership)  |  |
|  | e under penalty of perjury that the information provided in this petition is true and correct, and that I sen authorized to file this petition on behalf of the debtor.  | Date   |
| The del  | otor requests the relief in accordance with the chapter of title 11, United States Code, specified in this   | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  |
| Χ  |  | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.   |
|  | Signature of Authorized Individual   | If more than one person prepared this document, attach additional sheets conforming to the   |
|  | Printed Name of Authorized Individual  | if more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  |
|  | Title of Authorized Individual   | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §   |

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re | Ryan Green | Case No    |
|-------|------------|------------|
|       | Debtor     | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing    |
|--|
| from a credit counseling agency approved by the United States trustee or bankruptcy              |
| administrator that outlined the opportunities for available credit counseling and assisted me in |
| performing a related budget analysis, and I have a certificate from the agency describing the    |
| services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan  |
| developed through the agency.  |

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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| B 1D (Official Form 1, Exhibit D) (12/09) – Cont.   | age 2   |
|---|---------|
| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]   |         |
| If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadling can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. | e<br>60 |
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  |         |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mer illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.  | ıtal    |
| 5. The United States trustee or bankruptcy administrator has determined that the counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.  | redit   |
| I certify under penalty of perjury that the information provided above is true and correct.   | 1       |
| Signature of Debtor: /s/ Ryan Green   |         |
| Date:   |         |

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## **UNITED STATES BANKRUPTCY COURT**

NORTHERN DISTRICT OF ILLINOIS

| In re | Ryan Green , | , | Case No |            |
|-------|--------------|---|---------|------------|
| -     | Debtor       | _ |         |            |
|       |              |   | Chapter | Chapter 13 |

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS     | LIABILITIES | OTHER      |
|---|----------------------|---------------|------------|-------------|------------|
| A - Real Property   | YES                  | 1             | \$0.00     |             |            |
| B - Personal Property   | YES                  | 2             | \$4,538.00 |             |            |
| C - Property Claimed as Exempt  | YES                  | 1             |            |             |            |
| D - Creditors Holding<br>Secured Claims   | YES                  | 1             |            | \$0.00      |            |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 2             |            | \$0.00      |            |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 5             |            | \$87,571.00 |            |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |            |             |            |
| H - Codebtors   | YES                  | 1             |            |             |            |
| I - Current Income of Individual Debtor(s)  | YES                  | 3             |            |             | \$2,869.33 |
| J - Current Expenditures of Individual Debtor(s)                                      | YES                  | 3             |            |             | \$2,689.00 |
|   | TOTAL                | 20            | \$4,538.00 | \$87,571.00 |            |

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# Document

### UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

| In re | Ryan Green , | Case No.           |
|-------|--------------|--------------------|
|       | Debtor       | Chapter Chapter 13 |
|       |              | Chapter Chapter 13 |

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability  | Amount |
|--|--------|
| Domestic Support Obligations (from Schedule E)   | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)   | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was<br>Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F)   | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                   | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar<br>Obligations (from Schedule F)                           | \$0.00 |
| TOTAL  | \$0.00 |

#### State the following:

| Average Income (from Schedule I, Line 12)  | \$2,869.33 |
|--|------------|
| Average Expenses (from Schedule J, Line 22)  | \$2,689.00 |
| Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14) | \$2,541.00 |

#### State the following:

| etate the femeral g.   |        |             |
|--|--------|-------------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |        | \$0.00      |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$0.00 |             |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |        | \$0.00      |
| 4. Total from Schedule F   |        | \$87,571.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |        | \$87,571.00 |

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|--------------------------|---------------|-------|----------------------------|---|-----------|--|
| In re                    | Ryan Green ;  |       |                            | Case No.                                  |           |  |

(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND<br>LOCATION OF<br>PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| none                                       |  |                                       |  |                               |

(Report also Summary of Schedules.)

\$0.00

Total:

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| In re                   | Ryan Green ;  |       |                            | Case No.                                  |           |  |

### **SCHEDULE B - PERSONAL PROPERTY**

(If known)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY                         | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 1. Cash on hand.   | Х                |   |                                      |  |
| Checking, savings or other financial accounts, certificates of deposit or<br>shares in banks, savings and loan, thrift, building and loan, and homestead<br>associations, or credit unions, brokerage houses, or cooperatives.                     |                  | Walmart Money Prepaid Debit card<br>T-Mobile Prepaid Debit Card | N/A<br>N/A                           | \$1.00<br>\$0.00   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  |                  | security deposit with landlord                                  | N/A                                  | \$1,000.00   |
| Household goods and furnishings, including audio, video, and computer equipment.   |                  | used furniture  | N/A                                  | \$450.00   |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.  | Х                |   |                                      |  |
| 6. Wearing apparel.  |                  | used clothing & shoes   | N/A                                  | \$350.00   |
| 7. Furs and jewelry.   | Х                |   |                                      |  |
| 8. Firearms and sports, photographic, and other hobby equipment.   | Х                |   |                                      |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X                |   |                                      |  |
| 10. Annuities. Itemize and name each issuer.   | Х                |   |                                      |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.  (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х                |   |                                      |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  | Х                |   |                                      |  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.  | Х                |   |                                      |  |
| 14. Interests in partnerships or joint ventures. Itemize.  | Х                |   |                                      |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | Х                |   |                                      |  |
| 16. Accounts receivable.   | Х                |   |                                      |  |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | X                |   |                                      |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars  | X                |   |                                      |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.   | X                |   |                                      |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | Х                |   |                                      |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.   | Х                |   |                                      |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X                |   |                                      |  |

| B 6B (Officia | al Form 6B) (1266) (1266) (15-40787 | Doc 1 | _        | Entered 11/30/ | 15 15:52:05 | Desc Main  |  |
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| In re         | Ryan Green ;                        |       | Document | Page 10 of 60  | Case No.    |            |  |
|               | Debtor                              |       |          |                |             | (If known) |  |

# **SCHEDULE B - PERSONAL PROPERTY**

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S<br>INTEREST IN PROPERTY, WITHOUT<br>DEDUCTING ANY SECURED CLAIM OR<br>EXEMPTION |
|--|------------------|--|--------------------------------------|---|
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | Х                |  |                                      |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | Х                |  |                                      |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.   |                  | 1998 Chevrolet Lumina estimated mileage 124000   | N/A                                  | \$2,737.00  |
| 26. Boats, motors, and accessories   | Х                |  |                                      |   |
| 27. Aircraft and accessories.  | Х                |  |                                      |   |
| 28. Office equipment, furnishings, and supplies.   | Х                |  |                                      |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.   | Х                |  |                                      |   |
| 30. Inventory.   | Х                |  |                                      |   |
| 31. Animals.   | Х                |  |                                      |   |
| 32. Crops - growing or harvested. Give particulars.  | Х                |  |                                      |   |
| 33. Farming equipment and implements.  | Х                |  |                                      |   |
| 34. Farm supplies, chemicals, and feed.  | Х                |  |                                      |   |
| 35. Other personal property of any kind not already listed. Itemize.   | Х                |  |                                      |   |
|  |                  | 1 continuation sheets a<br>(Include amounts from any conti<br>sheets attached. Report total<br>Summary of Sche | inuation<br>also on                  | \$4,538.00  |

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| In re                | Ryan Green ;  |       | 2000                       | Case No.                                   |            |
|                      | Debtor        |       |                            |  | (If known) |
|                      | SC            | HEDUL | .E C - PROPER              | TY CLAIMED AS EXEMPT                       |            |

Check if debtor claims a homestead exemption that exceeds

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)

| DESCRIPTION OF PROPERTY   | SPECIFY LAW<br>PROVIDING EACH<br>EXEMPTION | VALUE OF<br>CLAIMED<br>EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|---|--|----------------------------------|---|
| Walmart Money Prepaid Debit card  | 735 ILCS 5/12-1001(b)                      | \$1.00                           | \$1.00  |
| T-Mobile Prepaid Debit Card   | 735 ILCS 5/12-1001(b)                      | \$0.00                           | \$0.00  |
| used furniture  | 735 ILCS 5/12-1001(b)                      | \$450.00                         | \$450.00  |
| used clothing & shoes   | 735 ILCS 5/12-1001(a), (e)                 | \$350.00                         | \$350.00  |
| security deposit with landlord  | 735 ILCS 5/12-1001(b)                      | \$1,000.00                       | \$1,000.00  |
| 1998 Chevrolet Lumina estimated mileage                                 | 735 ILCS 5/12-1001(c)                      | \$2,400.00                       | Ф0 707 00   |
| 124000  | 735 ILCS 5/12-1001(b)                      | \$337.00                         | \$2,737.00  |
|   |  |                                  |   |
|   |  |                                  |   |
|   |  |                                  |   |
|   |  |                                  |   |
| continuation sheets attached to Schedule C - Property Claimed as Exempt | Total:<br>(Use only on last page)          | \$4,538.00                       | \$4,538.00  |

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| n re                    | Ryan Green ;  |       | Case No.                                   |           |  |

| In re | Ryan Green ; | Case No.   |  |
|-------|--------------|------------|--|
|       | Debtor       | (If known) |  |

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT OR<br>COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED   | DISPUTED | AMOUNT OF CLAIM<br>WITHOUT<br>DEDUCTING VALUE<br>OF COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY  |
|--|----------|---|--|------------|----------------|----------|--|--|
| ACCOUNT NO.  | _        |   |  |            |                |          |  |  |
|  |          |   |  |            |                |          |  |  |
|  |          |   |  |            |                |          |  |  |
|  |          |   | VALUE \$   |            |                |          |  |  |
| ACCOUNT NO.  | -        |   |  |            |                |          |  |  |
|  |          |   |  |            |                |          |  |  |
|  |          |   |  |            |                |          |  |  |
|  |          |   | VALUE \$   |            |                |          |  |  |
| continuation sheets attached   |          |   | (Total   |            | Subto<br>is pa |          | \$0.00   | \$0.00   |
|  |          |   |  |            |                | otal:    | \$0.00   | \$0.00   |
|  |          |   | (Use only o  | on la      | st pa          | ige)     |  |  |
|  |          |   |  |            |                |          | (Report also on Summary of Schedules.)                         | (If applicable, report also on<br>Statistical Summary of Certain<br>Liabilities and Related Data.) |

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| In re                 | Ryan Green ;  |       |                            | Case No.                                   |            |
|                       | Debtor        |       |                            |  | (If known) |
|                       |               |       |                            |  |            |
|                       |               |       |                            |  |            |

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| Statistical Guillinary of Gordan Elabinities and Notated Bata.   |
|--|
| Check this box if the debtor has no creditors holding unsecured priority claims to report on this Schedule E.  |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)   |
| Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).  |
| Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).   |
| Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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|--|---|------------------|-----------------------------|---|--------------------------|---|
|  | Debtor  |                  |                             |   |                          | (If known)                              |
|  |   |                  |                             |   |                          |   |
| ¬  |   |                  |                             |   |                          |   |
| Certain farmer                           | s and fishermen                                     |                  |                             |   |                          |   |
| Claims of certa                          | in farmers and fishermer                            | n, up to \$6,150 | 0* per farmer or fisherman  | , against the debtor, as prov                             | rided in 11 U.S.C. § 50  | 07(a)(6).                               |
| Deposits by in                           | dividuals   |                  |                             |   |                          |   |
| Claims of indiv<br>provided. 11 U.S.C. § |   | deposits for the | e purchase, lease, or renta | al of property or services for                            | personal, family, or ho  | ousehold use, that were not delivered o |
| Taxes and Cer                            | tain Other Debts Owed                               | l to Governn     | nental Units                |   |                          |   |
| Taxes, customs                           | s duties, and penalties ov                          | wing to federa   | l, state, and local governm | ental units as set forth in 11                            | U.S.C. § 507(a)(8).      |   |
| Commitments                              | to Maintain the Capita                              | al of an Insur   | red Depository Institution  | on  |                          |   |
|  |   |                  |                             | ft Supervision, Comptroller sured depository institution. | ,,                       | ard of Governors of the Federal<br>).   |
| Claims for Dea                           | ath or Personal Injury \                            | While Debtor     | r Was Intoxicated           |   |                          |   |
| Claims for deasubstance 11 U.S.C.        |   | lting from the   | operation of a motor vehic  | le or vessel while the debto                              | r was intoxicated from   | using alcohol, a drug, or another       |
| Administrative                           | allowances under 11 U                               | J.S.C. Sec. 33   | 30                          |   |                          |   |
|  | on services rendered by the accordance with 11 U.S. |                  |                             | n, or attorney and by any pa                              | raprofessional person    | employed by such person as approved     |
|  |   |                  |                             |   |                          |   |
|  |   |                  |                             |   |                          |   |
|  |   |                  |                             |   |                          |   |
|  |   |                  |                             |   |                          |   |
|  |   |                  | continua                    | tion sheets attached                                      |                          |   |

<sup>\*</sup>Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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|              |         |                            | 2 3 4                                      |           |  |

| In re | Ryan Green ; | Case No.   |  |
|-------|--------------|------------|--|
|       | Debtor       | (If known) |  |

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED       | AMOUNT OF CLAIM |
|---|----------|--|---|------------|--------------|----------------|-----------------|
| ACCOUNT NO. XXXXXX8581 US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON, 53704                  | _        | Н  | INCURRED 7/1/2012 DESCRIPTION EDUCATIONAL REMARKS   |            |              |                | \$27,279.00     |
| ACCOUNT NO. XXXX3015 STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, 53716                    | _        | Н  | INCURRED 7/1/2012 DESCRIPTION 001 COLLECTION REMARKS  |            |              |                | \$10,209.00     |
| ACCOUNT NO. XXX9730 DSG COLLECT 2250 E Devon # 352 Des Plaines, IL 60018                          | _        | Н  | INCURRED 2/1/2011 DESCRIPTION COLLECTION REMARKS  |            |              |                | \$6,091.00      |
| ACCOUNT NO. XXXX7465  CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, 75007              |          | Н  | INCURRED 8/1/2014 DESCRIPTION 001 COLLECTION REMARKS  |            |              |                | \$3,499.00      |
| ACCOUNT NO. XXXX2341 STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, 53716                    |          | Н  | INCURRED 11/1/2010 DESCRIPTION 001 COLLECTION REMARKS   |            |              |                | \$1,590.00      |
| continuation sheets attached  | ļ        | <u> </u>                                 | (Та   | otal of    |              | total:<br>age) | \$48,668.00     |

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(If known)

| ACCOUNT NO. XXXX2338 STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, 53716  ACCOUNT NO. XXXXXXX68N1 COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY, 18519 | _ | Н | INCURRED 8/1/2010 DESCRIPTION 001 COLLECTION          |  | <b>***</b> |
|--|---|---|---|--|------------|
| COMMONWEALTH FINANCIAL<br>245 MAIN ST  |   | Н | REMARKS   |  | \$681.00   |
|  |   |   | INCURRED 10/1/2014 DESCRIPTION 001 COLLECTION REMARKS |  | \$669.00   |
| ACCOUNT NO.  KOHLS/CAPONE PO Box 3004  Milwaukee, WI 53201   |   | Н | INCURRED 3/1/2014 DESCRIPTION CREDITCARD REMARKS      |  | \$580.00   |
| ACCOUNT NO. COMENITY BANK/VCTRSSEC   |   | Н | INCURRED 3/1/2014 DESCRIPTION CREDITCARD REMARKS      |  | \$536.00   |
| ACCOUNT NO. XXX1910<br>MUNICOLLOFAM<br>3348 RIDGE ROAD<br>LANSING, 60438   | _ | Н | INCURRED 12/1/2009 DESCRIPTION COLLECTION REMARKS     |  | \$453.00   |
| ACCOUNT NO. XXXXXXXX3534 FST PREMIER 8820 N LOUISE AVE SIOUX FALLS, 57107  |   | Н | INCURRED 2/1/2014 DESCRIPTION CREDITCARD REMARKS      |  | \$447.00   |
| ACCOUNT NO. XXXXXXXX4103 CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, 61364  | _ | Н | INCURRED 5/1/2010 DESCRIPTION 001 COLLECTION REMARKS  |  | \$384.00   |
| ACCOUNT NO. XX2176 ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, 60622  |   | Н | INCURRED 11/1/2009 DESCRIPTION 001 COLLECTION REMARKS |  | \$149.00   |
| ACCOUNT NO. XX4210 ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, 60622  |   | Н | INCURRED 6/1/2009 DESCRIPTION 001 COLLECTION REMARKS  |  | \$133.00   |

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(If known)

| ATC CREDIT   | CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT OR<br>COMMUNITY | DATE CLAIM WAS INCURRED,<br>CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|----------|---|---|------------|--------------|----------|-----------------|
| PEOPLES ENGY   13/12013   13/12   | ATG CREDIT<br>1700 W CORTLAND ST STE 2   | _        | Н                                       | 2/1/2010 DESCRIPTION 001 COLLECTION                 |            |              |          | \$102.00        |
| IMAGINE   POB 105555   | PEOPLES ENGY<br>130 EAST RANDOLPH  |          | Н                                       | 12/1/2013<br>DESCRIPTION<br>INSTALLMENTLOAN         |            |              |          | \$69.00         |
| IMAGINE   POB 105555   ATLANTA, 30348  | IMAGINE<br>POB 105555  |          | Н                                       | 10/1/2006<br>DESCRIPTION<br>CREDITCARD              |            |              |          | \$0.00          |
| SYNCBWALMAR  | IMAGINE<br>POB 105555  |          | Н                                       | 10/1/2006 DESCRIPTION CREDITCARD                    |            |              |          | \$0.00          |
| N/A   DESCRIPTION   PARKING TICKETS   REMARKS  | SYNCB/WALMAR<br>PO BOX 965024  | _        | Н                                       | 3/1/2014 DESCRIPTION CREDITCARD                     |            |              |          | \$0.00          |
| Illinois Tollway Legal Dept 2700 Ogden Ave Downers Grove, IL 60515  ACCOUNT NO. City of Yorkville 800 Game Farm Road Yorkville, IL 60560  ACCOUNT NO.  ACCOUNT NO.  PEOPLES GAS 130 E. RANDOLPH DRIVE  N/A DESCRIPTION DESCRIPTION WATER BILL REMARKS  N/A DESCRIPTION WATER BILL REMARKS  N/A DESCRIPTION DESCRIPTION N/A DESCRIPTION DES | City of Chicago Parking<br>121 N. LaSalle St # 107A  | _        | Н                                       | N/A DESCRIPTION PARKING TICKETS                     |            |              |          | \$10,000.00     |
| City of Yorkville 800 Game Farm Road Yorkville, IL 60560    M/A DESCRIPTION WATER BILL REMARKS   | Illinois Tollway<br>Legal Dept<br>2700 Ogden Ave   | _        | Н                                       | N/A DESCRIPTION TOLLWAY VIOLATIONS                  |            |              |          | \$300.00        |
| PEOPLES GAS 130 E. RANDOLPH DRIVE  N/A DESCRIPTION DEBT  | City of Yorkville<br>800 Game Farm Road  |          | Н                                       | N/A DESCRIPTION WATER BILL                          |            |              |          | \$1,000.00      |
| CHICAGO, 60601 REMARKS   | PEOPLES GAS  | _        | Н                                       | N/A DESCRIPTION DEBT                                |            |              |          | \$1,000.00      |

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(If known)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT OR<br>COMMUNITY | DATE CLAIM WAS INCURRED,<br>CONSIDERATION FOR CLAIM              | CONTINGENT | UNLIQUIDATED | DISPUTED       | AMOUNT OF CLAIM |
|--|----------|---|--|------------|--------------|----------------|-----------------|
| ACCOUNT NO.  Commonwealth Edison ATTN: Bankruptcy Department: 2100 Swift Drive Oak Brook, IL 60523     | _        | Н                                       | INCURRED N/A DESCRIPTION DEBT REMARKS                            |            |              |                | \$5,500.00      |
| ACCOUNT NO.  Comcast Bankruptcy Dept 11621 E. Marginal Way # 5 Seattle, WA 98168                       | _        | Н                                       | INCURRED N/A DESCRIPTION DEBT REMARKS                            |            |              |                | \$3,500.00      |
| ACCOUNT NO.  T-Mobile P.O. Box 742596 Cincinnati, OH 45274   | _        | Н                                       | INCURRED N/A DESCRIPTION DEBT REMARKS                            |            |              |                | \$1,000.00      |
| ACCOUNT NO.  Sprint P.O. Box 219554 Kansas City, MO 64121  | _        | Н                                       | INCURRED N/A DESCRIPTION DEBT REMARKS                            |            |              |                | \$500.00        |
| ACCOUNT NO.  Rent-A-Center 3145 S Ashland Ave Chicago, IL 60608  | _        | Н                                       | INCURRED N/A DESCRIPTION DEBT REMARKS                            |            |              |                | \$600.00        |
| ACCOUNT NO.  BANK OF AMERICA POB 17054 WILMINGTON, 19884   | _        | Н                                       | INCURRED N/A DESCRIPTION NSF FEES REMARKS                        |            |              |                | \$2,000.00      |
| ACCOUNT NO. TCF Bank 919 Estes Court Schaumburg, IL 60193  | _        | Н                                       | INCURRED N/A DESCRIPTION NSF FEES REMARKS                        |            |              |                | \$2,000.00      |
| ACCOUNT NO.  PNC Bank PO Box 15019 Wilmington, DE 19850  | _        | Н                                       | INCURRED  N/A  DESCRIPTION  NSF FEES WITH NATIONAL CITY  REMARKS |            |              |                | \$2,500.00      |
| ACCOUNT NO. RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, 75081                                    | _        | Н                                       | INCURRED N/A DESCRIPTION PAYDAY LOAN REMARKS                     |            |              |                | \$800.00        |
| of 4 continuation sheets attached  |          |   | (1   | otal of    |              | total:<br>age) | \$18,400.00     |

| B 6F (Official Form | 6F) (12@ase 15-40787 | Doc 1 | _        | Entered 11/30/ | 15 15:52:05 | Desc Main  |  |
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| In re               | Ryan Green ;         |       | Document | Page 19 of 60  | Case No.    |            |  |
|                     | Debtor               |       |          |                |             | (If known) |  |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)   | CODEBTOR | HUSBAND, WIFE,<br>JOINT OR<br>COMMUNITY | DATE CLAIM WAS INCURRED,<br>CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED       | AMOUNT OF CLAIM |
|--|----------|---|---|------------|--------------|----------------|-----------------|
| ACCOUNT NO. Ashley Stewart PO Box 659705 San Antonio, TX 78265   |          | Н                                       | INCURRED N/A DESCRIPTION DEBT REMARKS               |            |              |                | \$1,000.00      |
| ACCOUNT NO. Previous Landlord 508 Powers Court Apt B Yorkville, IL 60560   |          | Н                                       | INCURRED N/A DESCRIPTION PAST DUE RENT REMARKS      |            |              |                | \$3,000.00      |
| 4 of 4 continuation sheets attached  | •        |   | (To   | tal of     |              | total:<br>age) | \$4,000.00      |
| Total:  (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) |          |   |   |            |              | \$87,571.00    |                 |

|                                     | Case 15-40787                               | Doc 1                           | Filed 11/30/15   | Entered 11/30/   | /15 15:52:05                              | Desc Main  |
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| B 6G (Official Form 6               | GG) (12/07)                                 |                                 | Document   |  |   |  |
| In re                               | Ryan Green ;                                |                                 |  | _  | Case No.                                  |  |
|                                     | Debtor                                      |                                 |  |  |   | (If known)   |
|                                     |   |                                 |  |  |   |  |
|                                     |   |                                 |  |  |   |  |
|                                     | SCHEDULE                                    | G - EXE                         | CUTORY CON   | TRACTS AND U   | JNEXPIRED                                 | LEASES   |
| contract, i.e., "Flease or contract | Purchaser," "Agent," etc. State v           | vhether debto<br>a party to one | r is the lessor or lessee of a<br>e of the leases or contracts | a lease. Provide the names<br>, state the child's initials and | and complete mailing d the name and addre | . State nature of debtor's interest in addresses of all other parties to each ess of the child's parent or guardian, r(m). |
| Check this                          | s box if debtor has no executory            | contracts or u                  | unexpired leases.  |  |   |  |
| NAME A                              | ND MAILING ADDRESS, INC<br>PARTIES TO LEASE |                                 |  | INTEREST. STATE V  | VHETHER LEASE IS                          | SE AND NATURE OF DEBTOR'S<br>FOR NONRESIDENTIAL REAL<br>BER OF ANY GOVERNMENT<br>CT.                                       |
|                                     |   |                                 |  |  |   |  |
| Munsfield, Wi<br>8415 S Baltim      |   |                                 |  | month-to-month resident<br>Contract to be: ASSUME              |   |  |
| Chicago, IL 6                       |   |                                 |  | Residential Lease, Debte                                       |   |  |
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| SCHEDULE H - CODEBTORS  Provide the information requested concerning any person or entity, offer than a spouse in a jeint case, that is also lable on any debts lated by the debtor in the schedules of creditors. Include all guaranteriors and to edigines. If the debtor residue or residue in a community properly state, commonwealth, or tentroly including Alaska, Alzona, California, lateh, Louisan, Newdas, New Mesco, Pushor fore, Treas, Warnington, or Wisconsia (which the eighty-spee protein) in mediatory preceding the commonwealth or tentroly, including Alaska, Alzona, California, Idaho, Louisan, Newdas, New Mesco, Pushor fore, Treas, Warnington, or Wisconsia (which the eighty-spee protein) in the community properly state, commonwealth, or tentroly, included all names used by the procedebtor spouse during the eighty tyrans mineralized preceding the commonwealth or in tentrol, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If a morbe of last is commonwealth, or tentroly, included all names used. If the debtor has no codebtors.    Value   Va | B 6H (Official Form 6H) ( | Case 15-40787                 | Doc 1            | Filed 11/30/15<br>Document   | Entered 11/30<br>Page 21 of 60       | )/15 15:52:05              | Desc Main                              |
|--|---------------------------|-------------------------------|------------------|------------------------------|--------------------------------------|----------------------------|--|
| SCHEDULE H - CODEBTORS  Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.  | In re                     | Ryan Green ;                  |                  |                              | . age <b></b> e. <b>cc</b>           | Case No.                   |  |
| Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.  |                           | Debtor                        |                  |                              |                                      |                            | (If known)                             |
| Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.  |                           |                               |                  |                              |                                      |                            |  |
| Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.  |                           |                               |                  | SCHEDIII E H                 | CODERTOR                             | 2                          |  |
| of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.   |                           |                               |                  |                              |                                      |                            |  |
| the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.  | of creditors. Include     | de all guarantors and co-sigr | ners. If the del | btor resides or resided in a | community property state             | e, commonwealth, or te     | erritory (including Alaska, Arizona,   |
| Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.  |                           |                               |                  |                              |                                      |                            |  |
| See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)  Check this box if the debtor has no codebtors.   | Include all names         | used by the nondebtor spou    | se during the    | eight years immediately pr   | eceding the commenceme               | ent of this case. If a mir | nor child is a codebtor or a creditor, |
|  |                           |                               |                  | na o paront or guardian, ou  | 5.7 d 7 i 2.5, d 17 iii 167 67 iii d | by comin boo, guardia.     | De not alcologo die oring e name.      |
| NAME AND ADDRESS OF CODEBTOR  NAME AND ADDRESS OF CREDITOR   | Check this bo             | ox if the debtor has no codeb | otors.           |                              |                                      |                            |  |
|  |                           | NAME AND ADDRESS              | S OF CODE        | BTOR                         | N/                                   | AME AND ADDRESS            | OF CREDITOR                            |
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Case 15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Ryan A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed ✓ Employed If you have more than one job, Not Employed Not Employed attach a separate page with information about additional Security Officer Warehouse Occupation employers. Paramount Staffing of Chicago City Sports Employer's name Include part time, seasonal, or self-employed work. 9036 S Commercial Ave 1200 Shermer Rd **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. Chicago, Illinois 60617 Northbrook, Illinois 60062 Zip Code Zin Code 5 months How long employed there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$1,191.67 \$1,646.67 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$1,191.67 Calculate gross income. Add line 2 + line 3. \$1,646.67

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Debtor 1

Ryan

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e number (if known) First Name Middle Name Last Name For Debtor 2 or For Debtor 1 non-filing spouse 4. \$1,191.67 Copy line 4 here.....→ \$1,646.67 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 \$910.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance \$0.00 \$0.00 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$910.00 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$1,191.67 \$736.67 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. \$0.00 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs LINK 8f. \$511.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: \$430.00 \$0.00 8h. + 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$941.00 \$0.00 9. 10. Calculate monthly income. Add line 7 + line 9. \$736.67 \$2,869.33 10. \$2,132.67 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,869,33 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Entered 11/30/15 15:52:05 Case 15-40787 Doc 1 Filed 11/30/15 Desc Main Green Document Page 24 of 60 Case number (if known) Κ Debtor 1 Ryan

For Debtor 2 or For Debtor 1 non-filing spouse 8h.Other monthly income. Specify: 1. Income as Hairstylist (stopped June 2015) \$0.00 \$0.00 2. Income from TANF \$430.00 \$0.00

Last Name

First Name

Middle Name

Official Form B 6I Schedule I: Your Income page 3

Case 15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main Fill in this information to identify your case: An amended filing Debtor 1 Ryan Green A supplement showing post-petition chapter 13 Middle Name First Name Last Name expenses as of the following date: Debtor 2 First Name Middle Name Last Name MM / DD / YYYY (Spouse, if filing) A separate filing for Debtor 2 because Debtor 2 **Northern District of Illinois** United States Bankruptcy Court for the: maintains a separate household Case number (if known) Official Form B 6J 12/13 Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have Dependent's relationship to Dependent's Does dependent live dependents? Yes. Fill out this information for Debtor 1 or Debtor 2 with you? each dependent..... Do not list Debtor 1 and No. Debtor 2. Child 4 years Yes. Do not state the dependents' No. names. Child 2 years Yes. No. 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4.The rental or home ownership expenses for your residence. Include first mortgage payments and \$850.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$0.00 \$20.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues \$0.00

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Desc Main Debtor 1 **ഘടുന്നു** ഉപ്പെട്ട of 60\_ Green Cument First Name Middle Name

Your expenses \$0.00 5. Additional mortgage payments for your residence, such as home equity loans 5. 6. Utilities: 6a. Electricity, heat, natural gas \$250.00 6a. 6b. Water, sewer, garbage collection \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services \$150.00 \$0.00 6d. 6d. Other. Specify: 7. Food and housekeeping supplies \$769.00 7. \$20.00 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning \$120.00 \$100.00 10. Personal care products and services 11. Medical and dental expenses \$30.00 12. Transportation.. Include gas, maintenance, bus or train fare. \$250.00 Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance \$0.00 15b. \$130.00 15c. Vehicle insurance \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20 \$0.00 16. Specify: \_\_ 17.Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a. 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 \$0.00 17d. Other. Specify: 17d. \$0.00 18. 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income 20a. Mortgages on other property 20a. \$0.00 \$0.00 20b. Real estate taxes 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. \$0.00

| Debtor 1            | Case 15-4<br>Ryan                                      | 10787 Doc 1<br>K        | . Filed 11/30/15  | 5 Entered 11/30/15 15:52:05<br>අනුලුණුවූම් of 60 | Desc Main |            |
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|                     | First Name   | Middle Name             | Last Name   | (if known)                                       |           |            |
| 21. <b>Other.</b> S | specify:   |                         |   |  | 21. +     | \$0.00     |
|                     | onthly expenses. Add<br>It is your monthly exper       | -                       |   |  | 22.       | \$2,689.00 |
| 23.Calculat         | e your monthly net in                                  | come                    |   |  |           |            |
| 23a. Cop            | y line 12 <i>(your combine</i>                         | ed monthly income) from | m Schedule I.   |  | 23a.      | \$2,869.33 |
| 23b. Cop            | y your monthly expense                                 | es from line 22 above   |   |  | 23b       | \$2,689.00 |
|                     | tract your monthly experesult is your <i>monthly r</i> | •                       | y income.   |  | 23c.      | \$180.33   |
| 24. <b>Do you e</b> | xpect an increase or                                   | decrease in your exp    | enses within the year af                                    | ter you file this form?                          |           |            |
|                     |  |                         | loan within the year or do y<br>a modification to the terms |  |           |            |
| Yes.                | Explain here:  |                         |   |  |           |            |

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|      |              | Doddinent   | 1 age 20 01 00 |          |            |
|------|--------------|-------------|----------------|----------|------------|
| n re | Ryan Green ; |             |                | Case No. |            |
| ·    | Debtor       | . <u></u> - |                | _        | (If known) |

# **DECLARATION CONCERNING DEBTOR'S SCHEDULE**

|                                   | DECLARA   | ATION UNDER PENALTY OF PREJ  | IURY BY INDIVIDUAL I                                     | DEBTOR   |                                |
|-----------------------------------|---|--|--|--|--------------------------------|
|                                   | nder penalty of perjury that I have read the information, and belief.   | e foregoing summary and schedules,   | consisting of  | sheets, and that they are t                          | rue and correct to the best of |
| Date                              | 11/30/2015  | Signature  |  | /s/ Ryan Green                                       |                                |
|                                   | _   | _  |  | Debtor   |                                |
| Date                              | 11/30/2015  | Signature  |  | oint Debtor, if any)                                 |                                |
|                                   |   | n.c.   | `  | •  |                                |
|                                   |   | LIT  | joint case, both spouses                                 | must sign.j  |                                |
|                                   | DECLARATION AND SIGNATU   | JRE OF NON-ATTORNEY BANKR  | UPTCY PETITION PRE                                       | PARER (SEE 11 U.S.C. §                               | § 110)                         |
| provided the de<br>been promulgat | nder penalty of perjury that: (1) I am a ban<br>btor with a copy of this document and the<br>ed pursuant to 11 U.S.C. § 110(h) setting<br>unt before preparing any document for filir | notices and information required unde<br>a maximum fee for services chargeab | er 11 U.S.C. §§ 110(b), 11<br>ble by bankruptcy petition | 0(h) and 342(b); and, (3) preparers, I have given th | if rules or guidelines have    |
| Printed or Type                   | ed Name and Title, if any, of Bankruptcy P  | •  | Social Security No.<br>(Required by 11 U.S.C.            | § 110.)  |                                |
|                                   | cy petition preparer is not an individual, s<br>gns this document.  | tate the name, title (if any), address, a                                    | and social security numbe                                | er of the officer, principal,                        | responsible person, or         |
| Address                           |   |  |  |  |                                |
| X                                 |   |  |  |  |                                |
| Signature of                      | Bankruptcy Petition Preparer  |  | Date   |  |                                |
| Names and So                      | cial Security numbers of all other individua  | als who prepared or assisted in prepar                                       | ring this document, unles                                | s the bankruptcy petition բ                          | oreparer is not an individual: |
| If more than one                  | e person prepared this document, attach a   | additional signed sheets conforming to                                       | the appropriate Official F                               | orm for each person.                                 |                                |
| A bankruptcy p<br>U.S.C. § 110; 1 | etition preparer's failure to comply with th<br>8 U.S.C. § 156.   | e provisions of title 11 and the Federa                                      | al Rules of Bankruptcy Pr                                | ocedure may result in fine                           | s or imprisonment or both. 11  |
|                                   | DECLARATION UNDER   | PENALTY OF PREJURY ON BEHA   | ALF OF A CORPORATI                                       | ON OR PARTNERSHIP                                    |                                |
|                                   |   |  |  |  |                                |
|                                   | the   | - , , , ,  |  | •  |                                |
|                                   | ing summary and schedules, consisting or mation, and belief.  | of sheets (Total shown on  | summary page plus 1), a                                  | nd that they are true and c                          | orrect to the best of my       |
| Date                              |   | Signature  |  |  |                                |
|                                   |   | ·  | [Print or type name of ir                                | ndividual signing on behalf                          | of debtor.]                    |
| [An individual s                  | igning on behalf of a partnership or corpo  | ration must indicate position or relatio                                     | nship to debtor.]  |  |                                |

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

|        |            | TTOTATIONT BIO |         |            |
|--------|------------|----------------|---------|------------|
| In re: | Ryan Green | ,              | Case No |            |
|        | Debtor     |                |         | (if known) |

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

| State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the   |
|--|
| gross amounts received during the <b>two years</b> immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) |

| AMOUNT      | SOURCE  |
|-------------|---|
| \$11,500.00 | Debtor 1: 2015 estimated income (01/01/2015 - 11/24/2015) |
| \$13,000.00 | Debtor 1: 2014 estimated income (01/01/2014 - 12/31/2014) |
| \$13,000.00 | Debtor 1: 2013 estimated income (01/01/2013 - 12/31/2013) |
| \$7,600.00  | Debtor 2: 2015 estimated income (01/01/2015 - 11/24/2015) |

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT     | SOURCE  |
|------------|---|
| \$5,621.00 | Debtor 1: 2015 estimated LINK (01/01/2015 - 11/24/2015) |
| \$5,640.00 | Debtor 1: 2014 estimated LINK (01/01/2014 - 12/31/2014) |
| \$5,640.00 | Debtor 1: 2013 estimated LINK (01/01/2013 - 12/31/2013) |
| \$4,730.00 | Debtor 1: 2015 estimated TANF (01/01/2015 - 11/24/2015) |
| \$5,160.00 | Debtor 1: 2014 estimated TANF (01/01/2014 - 12/31/2014) |
| \$5,160.00 | Debtor 1: 2013 estimated TANF (01/01/2013 - 12/31/2013) |

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
AMOUNT
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
TRANSFERS
TRANSFERS

**TRANSFERS** 



c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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Desc Main

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

**✓** 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE Of GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

OTHER THAN DEBTOR

DATE OF PAYMENT, NAME OF PAYER IF AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

The Semrad Law Firm 20 S. Clark Chicago, 60603 11/24/2015

\$500.00 Attorney's Fee

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF **CONTENTS** 

DATE OF TRANSFER OR SURRENDER. IF ANY

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#### 13. Setoffs

| 1 | None     |  |
|---|----------|--|
|   | <b>✓</b> |  |

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

1637 W 77th Street Chicago, IL 60620 Green, Ryan K

11/1/2012 - 11/1/2013

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** 

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE I AW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**ENVIRONMENTAL** SITE NAME NAME AND ADDRESS DATE OF

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE I AW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS **DOCKET NUMBER** STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS **ADDRESS** NATURE OF BUSINESS **BEGINNING AND** 

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME **ADDRESS**  **BEGINNING AND ENDING DATES** 

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** NAME DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis

DATE OF INVENTORY INVENTORY SUPERVISOR **DOLLAR AMOUNT** 

OF INVENTORY

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS **TITLE** NATURE AND PERCENTAGE OF STOCK OWNERSHIP

| າາ  | Earmar northara | officers | diroctoro | and shareholders |
|-----|-----------------|----------|-----------|------------------|
| ZZ. | ronner barmers. | onicers. | unectors  | and Sharenoiders |

| 1 | None |
|---|------|
|   | J    |

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | 11/30/2015 | Signature of Debtor                 | /s/ Ryan Green |
|------|------------|-------------------------------------|----------------|
| Dete | 44/00/0045 | Cinnature of Iniat Daleton (if any) |                |
| Date | 11/30/2015 | Signature of Joint Debtor (if any)  |                |

| [If completed on beha                          | alf of a partnership or corporation]   |   |
|--|--|---|
|  | Ity of perjury that I have read the answers contained in the foregoing statement o my knowledge, information and belief.   | f financial affairs and any attachments thereto and that they are true and  |
| Date   | Signatu  | ire   |
|  | Print Name and Ti  | tle   |
|  | [An individual signing on behalf of a partnership or corporation must i  | ndicate position or relationship to debtor.]  |
|  | continuation sheets attache  | ed  |
|  | Penalty for making a false statement: Fine of up to \$500,000 or imprisonment fo   | or up to 5 years, or both. 18 U.S.C. §§ 152 and 3571  |
|  | DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTC  | Y PETITION PREPARER (See 11 U.S.C. § 110)   |
| provided the debtor v<br>been promulgated pu   | penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U. with a copy of this document and the notices and information required under 11 U ursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by lefore preparing any document for filing for a debtor or accepting any fee from the | J.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have bankruptcy petition preparers, I have given the debtor notice of the |
| Printed or Typed Na                            | ame and Title, if any, of Bankruptcy Petition Preparer   | Social-Security No. (Required by 11 U.S.C. § 110.)  |
| If the bankruptcy pet<br>partner who signs thi | ition preparer is not an individual, state the name, title (if any), address, and soc<br>is document.  | cial-security number of the officer, principal, responsible person, or  |
| Address  |  |   |
| Signature of Bankru                            | uptcy Petition Preparer  | Date  |
| Names and Social-S                             | security numbers of all other individuals who prepared or assisted in preparing th   | nis document unless the bankruptcy petition preparer is not an individua  |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 203 (12/94)

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## UNITED STATES BANKRUPTCY COURT

### **Northern District of Illinois**

| In re | Ryan Green ;  |   | Case No.                          |                                       |
|-------|---|---|-----------------------------------|---------------------------------------|
|       | Debtor  |   |                                   | (If known)                            |
|       |   |   | Chapter                           | Chapter 13                            |
| 1.    | Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 year before the filing of the petition in bankruptcy, or a                                 |   | e abovenamed debtor(s) and th     | at compensation paid to me within one |
|       | in connection w ith the bankruptcy case is as follows:  For legal services, I have agreed to accept   |   |                                   | \$4,000.0                             |
|       | Prior to the filing of this statement I have received   |   |                                   | \$500.0                               |
|       | Balance Due   |   |                                   | \$3,500.0                             |
| 2.    | The source of the compensation paid to me was:  Debtor  | Other (specify)                               |                                   |                                       |
| 3.    | The source of the compensation paid to me is:  Debtor   | Other (specify)                               |                                   |                                       |
| 4.    | I have not agreed to share the above-disclosed of members and associates of my law firm.  | ompensation with any other person unles       | ss they are                       |                                       |
|       | I have agreed to share the above-disclosed commembers or associates of my law firm. A copy of the people sharing in the compensation, is attact | the agreement, together with a list of the    |                                   |                                       |
| 5.    | In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and                                    |   |                                   | n in bankruptcy;                      |
|       | b. Preparation and filing of any petition, schedu   | les, statements of affairs and plan which     | may be required;                  |                                       |
|       | c. Representation of the debtor at the meeting  | of creditors and confirmation hearing, an     | d any adjourned hearings there    | eof;                                  |
|       | d. Representation of the debtor in adversary pr   | oceedings and other contested bankrupto       | y matters;                        |                                       |
| 6.    | By agreement w ith the debtor(s), the above-disclose  | If fee does not include the following service | ces:                              |                                       |
|       |   | CERTIFICATION                                 |                                   |                                       |
|       | I certify that the foregoing is a complete statement of an eedings.   | y agreement or arrangement for paymen         | t to me for representation of the | e debtor(s) in this bankruptcy        |
|       | 11/30/2015  |   | /s/ Mary Walters                  |                                       |
|       | Date  | S   | ignature of Attorney              |                                       |
|       |   |   | Semrad Law Firm                   |                                       |
|       |   |   | Name of law firm                  |                                       |
|       |   |   |                                   |                                       |

B 203 (12/94)

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## UNITED STATES BANKRUPTCY COURT

### Northern District of Illinois

| In re | Ryan Green ;  |  | Case No.   |   |
|-------|---|--|--|---|
| _     | Debtor  | · · · · · · · · · · · · · · · · · · ·                                    |  | (if known)  |
|       |   |  | Chapter  | Chapter 13  |
| 1.    | . Pursuant to 11 U.S.C. § 329(a) and Fed. Bar year before the filing of the petition in bankru in connection with the bankruptcy case is as | nkr. P. 2016(b), I certify that I am<br>ptcy, or agreed to be paid to me | TION OF ATTORNEY FOR the attorney for the abovenamed debtor(s) and, for services rendered or to be rendered on b | d that compensation paid to me within one<br>behalf of the debtor(s) in contemplation of or |
|       | For legal services, I have agreed to accept   |  |  | \$4,000.00  |
|       | Prior to the filing of this statement I have rec  | eived  |  | \$500.00  |
|       | Balance Due   |  |  | \$3,500.00  |
| 2.    | The source of the compensation paid to me v   | vas: Other (specify)   |  |   |
| 3.    | The source of the compensation paid to me i   | s: Other (specify)   |  |   |
| 4.    | I have not agreed to share the above-dimembers and associates of my law firm  | sclosed compensation with any o  | other person unless they are   |   |
|       | I have agreed to share the above-disclomembers or associates of my law firm, the people sharing in the compensation                         | A copy of the agreement, togeth  | person or persons who are not<br>er with a list of the names of  |   |
| 5.    | In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situ  | agreed to render legal service fo<br>uation, and rendering advice to t   | or all aspects of the bankruptcy case, includin<br>the debtor in determining whether to file a pet               | g:<br>ition in bankruptcy;  |
|       | b. Preparation and filing of any petition   | ı, schedules, statements of affai  | rs and plan which may be required;   |   |
|       | c. Representation of the debtor at the  | meeting of creditors and confirm   | nation hearing, and any adjourned hearings th  | nereof;   |
|       | d. Representation of the debtor in adve   | ersary proceedings and other co  | ntested bankruptcy matters;  |   |
| 6.    | By agreement w ith the debtor(s), the above-  | disclosed fee does not include t   | he following services:   |   |
|       |   | CERTI  | FICATION   |   |
|       | I certify that the foregoing is a complete statem eedings.  | ent of any agreement or arrange  | ement for payment to me for representation of  | f the debtor(s) in this bankruptcy  |
|       | 11/24/2015  |  | /s/ Mary Walters   |   |
| •     | Date  |  | Signature of Attorney  |   |
|       |   |  | Semrad Law Firm  |   |
|       |   |  | Name of law firm   |   |
| į.    |   |  |  |   |



# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO: QUEO

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO: RYG

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO: RICO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor:
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

| F.  | ALLOWANCE                               | AND P             | AYMENT OF | ATTORNEYS' FEES | AND EVDENCES                  |
|-----|---|-------------------|-----------|-----------------|-------------------------------|
| 4 . | ~ X X X X X X X X Y Y Y X X X X X X X X | 2 3 1 3 5 Z Z Z Z | /         | ~               | -/4 (VII P. A P P (V. S P . S |

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$\\$310.00
- 3. Before signing this agreement, the attorney has received, \$ 500.00 toward the flat fee, leaving a balance due of \$ 3500.00 ; and \$ 70.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/24/15

Signed:

Ryan Green

Debtor(s)

Attorney for the Debtor(s)

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/forms/hotice-individual-consumer-debtor">http://www.uscourts.gov/forms/hotice-individual-consumer-debtor</a>.

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# United States Bankruptcy Court

### **Northern District of Illinois**

| In re:                                  | Ryan Green   | Case No  |
|---|--|--|
|   | Debtor(s)  | Chapter Chapter13  |
|   |  | ICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE  |
|   |  | rney] Bankruptcy Petition Preparer aing the debtor's petition, hereby certify that I delivered to the Bankruptcy Code.   |
| Printed name ar<br>Preparer<br>Address: | nd title, if any, of Bankruptcy Petition   | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person |
| Signature of Ba<br>principal, respon    | nkruptcy Petition Preparer or officer, nsible person, or partner whose Social is provided above. | or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  |
| I (We), the d<br>Bankruptcy Cod         | ebtor(s), affirm that I (we) have received a   | tion of the Debtor and read the attached notice, as required by § 342(b) of the  |
|   | Ryan Green   | X /s/ Ryan Green   |
| Printed Name(s                          | ) of Debtor(s)   | Signature of Debtor  |
| Case No. (if kno                        | own)   | X  |
|   |  |  |

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

# Case 15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main UNITED STATES BANKBURTCY GOURT Northern District of Illinois

| In re: | Green, Ryan K ;                          | Case No  |  |
|--------|--|--|--|
| _      | Debtor(s)                                |  |  |
|        |  | Chapter.                                       | Chapter13                                |
|        | VERIFIC                                  | CATION OF CREDITOR MATR                        | ıx                                       |
|        | The above named Debtors hereby verify th | nat the attached list of creditors is true and | I correct to the best of their knowledge |
|        |  |  |  |
| Date:  | 11/30/2015                               | /s/ Green, Ryan K                              |  |
|        |  | Green, Ryan K<br>Signature of Debtor           |  |
|        |  |  |  |
|        |  | /s/  |  |
|        |  | Signature of Joint Deb                         | otor                                     |

US DEPT OF COASEL\$15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main 2401 INTERNATIONAL LN Document Page 51 of 60 MADISON, 53704

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, 53716

DSG COLLECT 2250 E Devon Des Plaines, 60018

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, 75007

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, 53716

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, 53716

COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY, 18519

KOHLS/CAPONE PO Box 3004 Milwaukee, 53201

COMENITY BANK/VCTRSSEC

MUNICOLLOFAM 3348 RIDGE ROAD LANSING, 60438

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, 57107

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, 61364

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, 60622

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, 60622

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, 60622

PEOPLES ENGY 130 EAST RANDOLPH Chicago, 60601 IMAGINE
POB 105555
ATLANTA, 303 ase 15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main
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IMAGINE POB 105555 ATLANTA, 30348

SYNCB/WALMAR PO BOX 965024 EL PASO, 79998

City of Chicago Parking 121 N. LaSalle St Chicago, 60602

Arnold Scott Harris 111 W. Jackson Chicago, 60604

Illinois Tollway PO Box 5544 Chicago, 60680

City of Yorkville 800 Game Farm Road Yorkville, 60560

PEOPLES GAS 130 E. RANDOLPH DRIVE CHICAGO, 60601

Commonwealth Edison ATTN: Bankruptcy Department: 2100 Swift Drive Oak Brook, 60523

Comcast 11621 E. Marginal Way Bankruptcy Dept Seattle, 98168

T-Mobile P.O. Box 742596 Cincinnati, 45274

Sprint P.O. Box 219554 Kansas City, 64121

Rent-A-Center 3145 S Ashland Ave Chicago, 60608

BANK OF AMERICA POB 17054 WILMINGTON, 19884

TCF Bank 919 Estes Court Schaumburg, 60193

PNC Bank PO Box 15019 Wilmington, 19850 RGS FINANCIA ase 15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main 1700 JAY ELL DR STE 200 Document Page 53 of 60 RICHARDSON, 75081

Ashley Stewart PO Box 659705 San Antonio, 78265

Previous Landlord 508 Powers Court Apt B Yorkville, 60560

| B1 (Offic  | clief Form 1) (04/13) Case 15-40787 Doc 1 Filed 11/30/15   | En   | ntered 11/30/15 15:52:05 Desc Main   |
|--|--|--|--|
| Volu   | Intary Petition Document   |  | 19 54 (Qt) 60  |
| (This  | s page must be completed and filed in every case.)   | Ryan   | g Green  |
|  | Sign   | atures   |  |
|  | Signature(s) of Debtor(s) (Individual/Joint)   |  | Signature of a Foreign Representative  |
| [If petil<br>7] I arr<br>the reli<br>[If no a<br>read th | are under penalty of perjury that the information provided in this petition is true and correct. Itioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter in aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand lifef available under each such chapter, and choose to proceed under chapter 7. attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and the notice required by 11 U.S.C. § 342(b).  est relief in accordance with the chapter of title 11, United States Code, specified in this petition.  Ist Ryan Green  Signature of Debtor | (Check   | re under penalty of perjury that the information provided in this petition is true and correct, that I am eign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  conly one box.)  request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  (Signature of Foreign Representative) |
| !  | Telephone Number (if not represented by attorney)  |  | (Printed Name of Foreign Representative)   |
| :  | Date   |  | Date   |
|  | Signature of Attorney*   | -  | Signature of Non-Attorney Bankruptcy Petition Preparer   |
| X  | Isl Mary Walters Signature of Attorney for Debtor(s)  Mary Walters  Printed Name of Attorney for Debtor(s)   | (2) I pre<br>and the<br>orguide<br>charges<br>preparin | re under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; spared this document for compensation and have provided the debtor with a copy of this document notices and information required under 11 U.S.C. § 110(b), 110(b), and 342(b); and, (3) if rules lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services able by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before 19 any document for filing for a debtor or accepting any fee from the debtor, as required in that official Form 19 is attached.                   |
|  | Semrad Law Firm  |  | Printed Name and title, if any, of Bankruptcy Petition Preparer  |
|  | Firm Name 20 S. Clark, 28th Floor, Chicago, IL 60603 Address   |  | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)   |
|  | Telephone Number   |  |  |
|  | n/a<br>Date  |  | Address  |
| *In a c  | case in which $\S$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney o knowledge after an inquiry that the information in the schedules is incorrect.  | X  | Signature  |
| I declar<br>have be                                      | Signature of Debtor (Corporation/Partnership) re under penalty of perjury that the information provided in this petition is true and correct, and that I seen authorized to file this petition on behalf of the debtor.  |  | Date   |
| The del petition.  | btor requests the relief in accordance with the chapter of title 11, United States Code, specified in this   | Signati<br>Social-                                     | ure of bankruptcy petition preparer or officer, principal, responsible person, or partner whose<br>Security number is provided above.  |
| X  |  | Names  | s and Social-Security numbers of all other individuals who prepared or assisted in preparing this<br>ent unless the bankruptcy petition preparer is not an individual.   |
| ~ `  | Signature of Authorized Individual   |  |  |
|  | Printed Name of Authorized Individual  |  | than one person prepared this document, attach additional sheets conforming to the<br>riate official form for each person.   |
|  | Title of Authorized Individual   | of Bank  | ruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules<br>kruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §  |
|  | Date   | 156.   |  |

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| B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  | Page 2   |
|--|--|
| 3. I certify that I requested credit counseling services from an approved agwas unable to obtain the services during the seven days from the time I made my requestion following exigent circumstances merit a temporary waiver of the credit counseling requises I can file my bankruptcy case now. [Summarize exigent circumstances here.]   | est, and the   |
| If your certification is satisfactory to the court, you must still obtain the counseling briefing within the first 30 days after you file your bankruptcy petiti promptly file a certificate from the agency that provided the counseling, together copy of any debt management plan developed through the agency. Failure to ful requirements may result in dismissal of your case. Any extension of the 30-day can be granted only for cause and is limited to a maximum of 15 days. Your case be dismissed if the court is not satisfied with your reasons for filing your bankru without first receiving a credit counseling briefing. | on and<br>r with a<br>fill these<br>deadline<br>may also |
| 4. I am not required to receive a credit counseling briefing because of: [Che applicable statement.] [Must be accompanied by a motion for determination by the counterpolicable statement.]  |  |
| Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason illness or mental deficiency so as to be incapable of realizing and making ration decisions with respect to financial responsibilities.);  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired extent of being unable, after reasonable effort, to participate in a credit counsel briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone.  | nal ed to the  |
| 5. The United States trustee or bankruptcy administrator has determined the counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.  | hat the credit   |
| I certify under penalty of perjury that the information provided above is correct.   |  |
| Signature of Debtor: /s/Ryan Green   | -/-  |
| Date:  |  |

|                | Case 15-40787                           |  |
|----------------|---|--|
| B6 Declaration | (Official Form 6 - Declaration) (12/07) |  |

Document

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|       | Boeament     | i age 30 oi 00 |            |
|-------|--------------|----------------|------------|
| In re | Ryan Green ; | Ca             | ase No.    |
|       |              |                |            |
|       | Debtor       |                | (If known) |

# **DECLARATION CONCERNING DEBTOR'S SCHEDULE**

### DECLARATION UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR

| Date  |  |   | $\mathcal{O}$ . $\mathcal{V}_{\mathcal{C}}$   |
|---|--|---|---|
|   | 11/24/2015   | Signature _   | /s/ Ryan Green  |
| Date  | 11/24/2015   | Signature   | Debtor  |
| <del></del>   |  | <del>-</del>  | (Joint Debtor, if any)  |
|   |  | 1   | If joint case, both spouses must sign.]   |
|   | DECLARATION AND SIGNATURE OF I   | NON-ATTORNEY BANK   | RUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)  |
| provided the de<br>been promulga                      | ebtor with a copy of this document and the notices a                             | nd information required und<br>um fee for services charges  | in 11 U.S.C. § 110; (2) I prepared this document for compensation and have der 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have able by bankruptcy petition preparers, I have given the debtor notice of the rom the debtor, as required by that section. |
| Printed or Typ  | ped Name and Title, if any, of Bankruptcy Petition Pre                           | :parer  | Social Security No.<br>(Required by 11 U.S.C. § 110.)   |
|   | otcy petition preparer is not an individual, state the n<br>signs this document. | ame, title (if any), address,   | and social security number of the officer, principal, responsible person, or  |
| Address   | 7-0.1  |   |   |
| X   |  | Parante de la constante de la | ***************************************   |
| Signature o   | f Bankruptcy Petition Preparer   |   | Date  |
| Names and So  | ocial Security numbers of all other individuals who pr                           | epared or assisted in prep  | aring this document, unless the bankruptcy petition preparer is not an individual:  |
| If more than on                                       | ne person prepared this document, attach additional                              | signed sheets conforming i  | o the appropriate Official Form for each person.  |
| A bankruptcy p<br>U.S.C. § 110; 1                     | petition preparer's failure to comply with the provision 18 U.S.C. § 156.        | ns of title 11 and the Fede   | ral Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11   |
| ***************************************               | DECLARATION UNDER PENALT   | Y OF PREJURY ON BEI   | HALF OF A CORPORATION OR PARTNERSHIP  |
|   | [the po  | resident or other officer or  | an authorized agent of the corporation or a member or an authorized agent of the  |
| l, the  |  |   |   |
| partnership ] of                                      |  |   | ship] named as debtor in this case, declare under penalty of perjury that I have  |
| partnership ] of                                      |  |   | ship] named as debtor in this case, declare under penalty of perjury that I have<br>n summary page plus 1), and that they are true and correct to the best of my  |
| partnership ] of                                      | oing summary and schedules, consisting of  |   |   |
| partnership] of<br>read the forego<br>knowledge, info | oing summary and schedules, consisting of  | sheets (Total shown or  | n summary page plus 1), and that they are true and correct to the best of my  |

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date 11/24/2015 | Signature of Debtor /s/ Ryan Green |
|-----------------|------------------------------------|
| Date 11/24/2015 | Signature of Joint Debtor (if any) |

Case 15-40787 B 201B (Form 201B) (12/09)

Document

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# United States Bankruptcy Court

# **Northern District of Illinois**

| In re:                              | Ryan Green   | Case No.   |  |  |
|-------------------------------------|--|--|--|--|
|                                     | Debtor(s)  | Chapter Chapter 13   |  |  |
|                                     |  | E TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE   |  |  |
| I, the [non-adebtor the attac       | Certification of [Non-Attorne attorney] bankruptcy petition preparer signing the defended as required by § 342(b) of the Bar | y] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the akruptcy Code.   |  |  |
| Preparer<br>Address:                | nd title, if any, of Bankruptcy Petition   | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or |  |  |
| Signature of Ba<br>principal, respo | inkruptcy Petition Preparer or officer,<br>nsible person, or partner whose Social<br>r is provided above.                    | partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)   |  |  |
| I (We), the c<br>Bankruptcy Cod     | lebtor(s), affirm that I (we) have received and  | n of the Debtor read the attached notice, as required by § 342(b) of the   |  |  |
| Ryan Green                          |  | X /s/ Ryan Green   |  |  |
|                                     |  | Signature of Debtor  |  |  |
| Printed Name(s                      | ) of Debtor(s)   | Signature of Debtor  |  |  |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

# Case 15-40787 Doc 1 Filed 11/30/15 Entered 11/30/15 15:52:05 Desc Main UNITED STATES BARRISH SECTOMURT Northern District of Illinois

| m re: | Green, Kyan K ;                            | Case No  |   |
|-------|--|--|---|
|       | Debtor(s)                                  |  |   |
|       |  | Chapter. Chapter13   | **************************************  |
|       | VERIFICA                                   | TION OF CREDITOR MATRIX  |   |
|       | The above named Debtors hereby verify that | the attached list of creditors is true and correct to the best of their kn | owledge.  |
| Date: | 11/24/2015                                 | /s/ Green, Ryan K  | ing.<br>Man commonwealthy and consideration and con |
|       |  | Green, Ryan K<br>Signature of Debtor                                       | <del></del>   |
|       |  |  |   |
|       |  | isi .  |   |
|       |  | Signature of Joint Debtor  |   |

|              | Case 15-  | -40787 Doc   |  | Entered 11/30/15 1  | .5:52:05 Desc Ma  | ain  |
|--------------|---|--|--|---|---|--|
| Debtor 1     | Ryan  | K  | <sub>Gr</sub> Document   | Page 60 of 60  Case number (if known)                                     |   |  |
| i            | First Name  | Middle Name  | Last Name  | Odac Hamber (II Mabivil)  |   | 700 U  |
| 16. (        | Calculate the median                                    | family income that a   | pplies to you. Follow these  | steps:  |   |  |
| 16a          | . Fill in the state in which                            | h you live.  |  | Illinois  |   |  |
|              | . Fill in the number of pe                              |  | i.   | 4   |   |  |
|              |   |  | *****  | · · · · · · · · · · · · · · · · · · ·                                     |   |  |
| 16c.         |   |  |  | ***************************************                                   | 16c.  | \$86,818.00  |
|              | instructions for this form                              | ole median income am<br>n. This list may also be   | ounts, go online using the lin<br>e available at the bankruptcy o  | k specified in the separate<br>clerk's office.                            |   |  |
| 17. 1        | low do the lines com                                    | pare?  |  |   |   |  |
| 17a.         | Line 15b is less t<br>1325(b)(3). Go t                  | than or equal to line 16<br>to Part 3. Do NOT fill   | ic. On the top of page 1 of this out Calculation of Disposable     | s form, check box 1, Disposable in<br>e Income (Official Form 22C–2).     | come is not determined under                                      | 11 U.S.C. §  |
| 17b.         | Line 15b is more<br>to Part 3 and fil<br>fine 14 above. | than line 16c. On the the than line 16c. On the the than the the than the | top of page 1 of this form, che<br>Disposable Income (Offici       | eck box 2, Disposable income is de<br>al Form 22C-2). On line 39 of the   | etermined under 11 U.S.C. § 13<br>at form, copy your current mont | 325(b)(3). <b>Go</b><br>hly income from  |
| Part 3 Ca    | lculate Your Com  | nmitment Period  | Under 11 U.S.C. §132   | 5(b)(4)   |   |  |
| 18. (        | Copy your total averag                                  | ge monthly income f  | rom line 11  |   |   | \$2,541.00   |
|              | ropy your total arcial                                  | ge montay ancome a   | ion me Tr.,  | ***************************************                                   | 10.   | φ2,041.00  |
| tl           | Deduct the marital adj<br>ne commitment period u<br>3d. | justment if it applies<br>under 11 U.S.C. § 1325   | s. If you are married, your spo<br>i(b)(4) allows you to deduct pa | use is not filing with you, and you out of your spouse's income, copy the | contend that calculating<br>ne amount from line                   |  |
| If the ma    | arital adjustment does n                                | ot apply, fill in 0 on line  | : 19a.   |   |   | - \$0.00   |
| Subtra       | ct line 19a from line 18                                | 8.   |  |   | <b>19a</b> .  | \$2,541.00   |
|              |   | <del></del> -  |  |   | 19b.  | \$2,341.00   |
| 20. <b>C</b> | Calculate your current                                  | t monthly income for   | the year. Follow these steps                                       | i.  |   |  |
| 20a. Co      | py line 19b   | ******************************   |  | *****   | 20a.  | \$2,541.00   |
| M            | ultiply by 12 (the numbe                                | er of months in a year).   |  |   |   | x 12   |
| 20b. Th      | e result is your current n                              | nonthly income for the   | year for this part of the form.                                    |   | 20b.  | \$30,492.00  |
| 20c. Co      | py the median family inc                                | come for your state and  | d size of housebold from line                                      | 16c   | Laure   |  |
|              | .,  |  |  | ,                                   |   | \$86,818.00  |
| 21. H        | low do the lines comp                                   | pare?  |  |   |   |  |
| ☑ Lin        | e 20b is less than line 2<br>ars. Go to Part 4,         | 20c. Unless otherwise o  | ordered by the court, on the to                                    | p of page 1 of this form, check box                                       | x 3, The commitment period is                                     | 3  |
| Lin          |   | qual to line 20c. Unles  | s otherwise ordered by the co<br>Go to Part 4.                     | ourt, on the top of page 1 of this for                                    | m,  |  |
| Part4k Sig   | gn Below  |  |  |   | **************************************                            | erk en de Armitech Mann die Seiner Manne en er Armitenne en maderit de de de manne (e.g. en e.g. |
| By sig       | ning here, under penalt                                 | ty of perjury I declare th   | nat the information on this sta                                    | tement and in any attachments is t  | rue and correct.  | <del>nagas and an an ang an anni an</del> an                 |
| Х            | /s/ Ryan Green  | ). V(  | rei,   | X   |   |  |
|              | Signature of Debtor                                     |  |  | Signature of Debtor 2   |   | · · · · · · · · · · · · · · · · · · ·  |
|              | Date 11/24/2015   |  |  | Date 11/24/2015   |   |  |
|              | MM/DD/YYY   |  |  | MM/DD/YYYY  | ANYSA MANANA  |  |
| lf you       | checked 17a, do NOT f                                   | fill out or file Form 22C  | -2.  |   |   |  |
| If you       | chacked 17h fill out En                                 | on 220 2 and fin it wit  | th this form. On line 20 of that                                   | forms above vour ourmet monthly in  | aana faana Kaa 44 ah  |  |